

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

LATASHA SHEREECE CALLOWAY

Debtor

CHAPTER 13

CASE NO - 5:18-BK-04517-JJT

AFFIDAVIT OF CHANGED CIRCUMSTANCES

1. Prior to this case now before the court, Debtor had filed a Chapter 7 petition in the Middle District of Pennsylvania at case number 5:17-bk-04923-RNO on November 30, 2017.

Said petition was dismissed on March 13, 2018.

2. Debtor previously filed a Chapter 7 case at the advice of her prior attorney. Debtor she should have been counseled to file a Chapter 13 case to save her home and cure her mortgage arrearages.

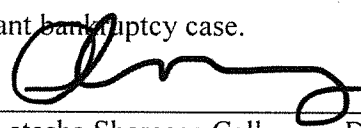
3. Debtor's necessity for a successful reorganization under Chapter 13 of the United States Bankruptcy Code is due to the arrearages on the mortgages against her primary residence.

4. The instant case was filed to stay a sheriff sale of the Debtor's primary residence scheduled for October 25, 2018.

5. Debtor believes, if give the opportunity, she will be able to successfully complete her bankruptcy through a confirmable Chapter 13 Plan.

6. Debtor believes the aforementioned facts and averments constitute clear and convincing evidence of a substantial change in circumstances evidencing a good faith filing pursuant to 11 U.S.C. §362(c)(3), permitting this Court to enter an order continuing the automatic stay against all creditors for the remainder of the instant bankruptcy case.

Date: 12/17/18


Latasha Shereece Calloway, Debtor